

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
ADAMCZYK, KAMILA § Case No. 15-03997
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 19,200.00
(Without deducting any secured claims)

Assets Exempt: 7,200.00

Total Distributions to Claimants: 3,063.50

Claims Discharged
Without Payment: 504,554.63

Total Expenses of Administration: 2,936.50

3) Total gross receipts of \$ 6,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 6,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 22,552.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,936.50	2,936.50	2,936.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	317,237.00	356,044.13	356,044.13	3,063.50
TOTAL DISBURSEMENTS	\$ 339,789.00	\$ 358,980.63	\$ 358,980.63	\$ 6,000.00

4) This case was originally filed under chapter 7 on 02/06/2015 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/22/2015 By:/s/Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Personal Checking account with Amerinca Charted Ba	1129-000	500.00
2010 Audi Q5 -mother has possession and makes all	1129-000	5,500.00
TOTAL GROSS RECEIPTS		\$ 6,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America 9000 Southside Blvd Bldg Jacksonville, FL 32256		18,301.00		NA	NA 0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Vw Credit Inc 1401 Franklin Blvd Libertyville, IL 60048		4,251.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 22,552.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE	2100-000	NA	1,350.00	1,350.00	1,350.00
Associated Bank	2600-000	NA	20.00	20.00	20.00
BALDI BERG	3110-000	NA	1,566.50	1,566.50	1,566.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,936.50	\$ 2,936.50	\$ 2,936.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Arnold Harris 111 West Jackson B Suite 400 Chicago, IL 60604		0.00	NA	NA	0.00
	BNSF 2650 Lou Menk Drive Fort Worth, TX 76131		9,000.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		5,007.00	NA	NA	0.00
	Jennifer E. Frick Crowley & Lamb, PC 221 N. LaSalle St. #1550 Chicago, IL 60601		0.00	NA	NA	0.00
	PNC Bank One NCC Parkway Mail Code K-A16-2B Kalamazoo, MI 49009		100,000.00	NA	NA	0.00
	Patrick J Siegfried 7316 Wisconsin Ave Suite 350 Bethesda, MD 20814		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Vehicle Lenders Group 23 Berry Hill Rd Oyster Bay, NY	11771	23,373.00	NA	NA	0.00
	Vehicle Lenders Group 23 Berry Hill Rd Oyster Bay, NY	11771	14,194.00	NA	NA	0.00
000001	PNC BANK, NATIONAL ASSOCIATION	7100-000	NA	112,973.24	112,973.24	972.05
000003	SMALL BUSINESS FINANCIAL SERVICES L	7100-000	117,000.00	117,120.00	117,120.00	1,007.73
000008	STEARNS EQUIPMENT FINANCE	7100-000	NA	55,389.93	55,389.93	476.59
000006A	VEHICLE LENDERS GROUP LLC	7100-000	23,709.00	45,771.91	45,771.91	393.84
000007	VEHICLE LENDERS GROUP LLC	7100-000	22,065.00	21,899.42	21,899.42	188.43
000002	CAPITAL ONE (USA) N.A. BY	7100-900	421.00	421.23	421.23	3.62
000004	PYOD, LLC ITS SUCCESSORS AND ASSIGN	7100-900	899.00	899.35	899.35	7.74

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	PYOD, LLC ITS SUCCESSORS AND					
000005	ASSIGN	7100-900	1,569.00	1,569.05	1,569.05	13.50
	TOTAL GENERAL UNSECURED CLAIMS		\$ 317,237.00	\$ 356,044.13	\$ 356,044.13	\$ 3,063.50

Case No: 15-03997 Judge: Janet S. Baer

Case Name: ADAMCZYK, KAMILA

For Period Ending: 12/22/15

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 02/06/15 (f)
341(a) Meeting Date: 03/12/15
Claims Bar Date: 07/15/15

ASSET CASES

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Personal Checking account with Amerinca Charted Ba per order 5/12/15	500.00	0.00		500.00	FA
2. Household Goods, Used Furniture and Personal Elect	1,500.00	0.00		0.00	FA
3. Used personal electronics & music	200.00	0.00		0.00	FA
4. Used Personal Clothing	800.00	0.00		0.00	FA
5. Costume Jewelry	500.00	0.00		0.00	FA
6. 2010 Audi Q5 -mother has possession and makes all sold back to Debtor per order 5/12/15	17,000.00	6,349.00		5,500.00	FA
7. 2010 Mercedes Benz C300	17,000.00	0.00		0.00	FA

Gross Value of Remaining Assets
\$0.00
(Total Dollar Amount in Column 6)

TOTALS (Excluding Unknown Values) \$37,500.00 \$6,349.00 \$6,000.00 \$0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

July 24, 2015, 12:39 pm Primary asset was debtor interest in vehicle. Trustee sold vehicle back to debtor for \$6,000, paid in full. Claims bar date passed. UST investigating former business, KER Logistics, will follow up with UST as to potential assets. Large deficiency claims for truck leases with KER. If no further assets, will file final report by year end.

Initial Projected Date of Final Report (TFR): 12/30/15

Current Projected Date of Final Report (TFR): 12/30/15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	15-03997 -JSB	Trustee Name:	Joseph A. Baldi
Case Name:	ADAMCZYK, KAMILA	Bank Name:	Associated Bank
Taxpayer ID No:	*****4194	Account Number / CD #:	*****7469 Checking Account (Non-Interest Earn
For Period Ending:	12/22/15	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/08/15	1, 6	CHASE - CASHIER'S CHECK REMITTER: KAMILA ADAMCZYK	BALANCE FORWARD 2010 AUDI Q5, checking acct [dkt27]	1129-000	6,000.00		0.00 6,000.00
07/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	5,990.00
08/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	5,980.00
11/17/15	001001	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Trustee Compensation	2100-000		1,350.00	4,630.00
11/17/15	001002	BALDI BERG 20 NORTH CLARK STREET SUITE 200 CHICAGO, IL 60602	Attorney for Trustee Fees (Trustee	3110-000		1,566.50	3,063.50
11/17/15	001003	PNC Bank, National Association Jennifer E Frick c/o Crowley & Lamb PC 221 N LaSalle Street Suite 1550 Chicago, IL 60601	Claim 000001, Payment 0.86043%	7100-000		972.05	2,091.45
11/17/15	001004	Small Business Financial Services LLC 7316 Wisconsin Ave Ste 350 Bethesda, MD 20814	Claim 000003, Payment 0.86043%	7100-000		1,007.73	1,083.72
11/17/15	001005	Vehicle Lenders Group LLC 23 Berry Hill Rd. Oyster Bay, NY 11771	Claim 000006A, Payment 0.86044%	7100-000		393.84	689.88
11/17/15	001006	Vehicle Lenders Group LLC 23 Berry Hill Rd. Oyster Bay, NY 11771	Claim 000007, Payment 0.86043%	7100-000		188.43	501.45
11/17/15	001007	Stearns Equipment Finance Delta Management Group Inc 2499 Rice St Suite 245	Claim 000008, Payment 0.86043%	7100-000		476.59	24.86

Page Subtotals

6,000.00

5,975.14

Ver: 19.05a

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-03997 -JSB
Case Name: ADAMCZYK, KAMILA

Taxpayer ID No: *****4194

For Period Ending: 12/22/15

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7469 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/17/15	001008	St Paul, MN 55113 U.S. Bankruptcy Court 219 S. Dearborn, 7th Floor Chicago, Illinois 60604	Claim 000002, Payment 0.85939% Capital One (USA) N.A. by American InfoSource LP as Agent PO Box 71083 Charlotte, NC 28272-1083	7100-900		3.62	21.24
11/17/15	001009	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Claim 000004, Payment 0.86062%	7100-900		7.74	13.50
11/17/15	001010	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Claim 000005, Payment 0.86039%	7100-900		13.50	0.00

COLUMN TOTALS	6,000.00	6,000.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	6,000.00	6,000.00	
Less: Payments to Debtors	0.00		
Net	6,000.00	6,000.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****7469	6,000.00	6,000.00	0.00
	-----	-----	-----
	6,000.00	6,000.00	0.00
	=====	=====	=====

Page Subtotals 0.00 24.86

Ver: 19.05a

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-03997 -JSB
Case Name: ADAMCZYK, KAMILA

Taxpayer ID No: *****4194

For Period Ending: 12/22/15

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7469 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00
Ver: 19.05a